

Simply easier!

Here's what instructions we can now accept straight from you.

Alteration	Summary
Change of DOB	We can accept broker instruction with supporting evidence via email/post. No requirement for customer instruction needed. We will action on behalf of the broker and customer will receive a letter of confirmation.
Smoker status – If impact on premiums/benefits	We can accept smoker status from broker via phone or email as we will refer to underwriting to send out a cotinine test and declaration direct to the customer/s to the address on file. We will then converse with the customer/s depending on the information that is received back. We will also be able to put a file update from the broker of an update on smoker status where there is no impact on the plan.
Address change - protection; savings & investments	We can accept a broker instruction to change an address with supporting evidence via email/post. No signed customer instruction needed. We will action on behalf of the broker and confirmation will be sent directly to the customer.
Name change – marriage/separation	We can accept broker instruction with supporting evidence via email/post. No requirement for customer signature once supporting evidence is sent.
Updating debit day	Broker can update via email /phone on behalf of the customer;
Bill frequency change	Broker can update via email/phone on behalf of the customer ;
Confirmation of start date/issue plans	Broker can update via email/phone on behalf of the customer;
Indexation – accepting	Broker can request the alteration on behalf of the customer without customer instruction. CSC will update and a confirmation letter will be sent to the customer directly.
Indexation – cancellation	Broker can request the cancellation of indexation on behalf of the customer without a customer instruction either via phone call or via email. The customer will receive a confirmation letter of the cancellation, to the address on file.

Issued 4th May 2016